

DESOTO COUNTY BANK

	CPP Disbursement Date 02/13/2009	Cert 58154	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$75	\$76	1.5%		
Loans	\$61	\$56	-7.0%		
Construction & development	\$9	\$9	1.5%		
Closed-end 1-4 family residential	\$23	\$22	-1.7%		
Home equity	\$3	\$3	2.8%		
Credit card	\$0	\$0			
Other consumer	\$1	\$0	-38.7%		
Commercial & Industrial	\$11	\$10	-11.0%		
Commercial real estate	\$12	\$9	-29.1%		
Unused commitments	\$7	\$10	33.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$4	\$4	3.5%		
Asset-backed securities	\$1	\$0	-3.2%		
Other securities	\$3	\$6	89.9%		
Cash & balances due	\$2	\$3	5.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$64	\$65	1.1%		
Deposits	\$61	\$62	1.2%		
Total other borrowings	\$3	\$3	-3.8%		
FHLB advances	\$3	\$2	-31.0%		
Equity					
Equity capital at quarter end	\$10	\$11	3.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	13.7%	14.3%	--		
Tier 1 risk based capital ratio	18.6%	19.2%	--		
Total risk based capital ratio	19.8%	20.5%	--		
Return on equity ¹	8.9%	1.2%	--		
Return on assets ¹	1.2%	0.2%	--		
Net interest margin ¹	4.7%	4.7%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	106.4%	320.6%	--		
Loss provision to net charge-offs (qtr)	100.0%	55.0%	--		
Net charge-offs to average loans and leases ¹	0.3%	1.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	6.8%	0.0%	0.0%	0.2%	--
Closed-end 1-4 family residential	0.5%	0.9%	0.0%	0.2%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.1%	0.2%	--
Commercial & Industrial	4.0%	1.8%	0.4%	1.3%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	1.9%	0.7%	0.1%	0.3%	--